

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JAMES DAVID BROWN
MARIANN KATHLEEN BROWN
Debtor(s)

Case No. 04-42075

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/12/2004.
- 2) The plan was confirmed on 01/20/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/11/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/16/2007.
- 5) The case was completed on 09/08/2009.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,115.00.
- 10) Amount of unsecured claims discharged without payment: \$88,912.96.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$103,414.36
Less amount refunded to debtor	\$544.36

NET RECEIPTS: \$102,870.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,640.13
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,340.13

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CARMAX AUTO FINANCE	Unsecured	NA	955.84	955.84	123.62	0.00
CARMAX AUTO FINANCE	Secured	3,450.00	3,450.00	3,450.00	3,450.00	551.95
CONSULTANTS IN GASTROENTEROL	Unsecured	347.00	NA	NA	0.00	0.00
CORPORATE AMERICA FEDERAL C U	Unsecured	NA	NA	NA	0.00	0.00
CRAINSMITH FAMILY MEDICINE	Unsecured	483.00	NA	NA	0.00	0.00
DIRECT MERCHANTS CREDIT CARD	Unsecured	6,166.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	1,670.00	1,646.34	1,646.34	212.93	0.00
ECAST SETTLEMENT CORP	Unsecured	3,098.00	3,395.82	3,395.82	439.19	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,952.00	8,465.50	8,465.50	1,094.87	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,434.00	11,056.75	11,056.75	1,430.01	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	486.00	521.14	521.14	67.40	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,908.00	3,278.70	3,278.70	424.05	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	870.00	917.67	917.67	118.69	0.00
EXCELL LLC ST THERESE	Unsecured	195.00	NA	NA	0.00	0.00
EXCELL LLC ST THERESE	Unsecured	367.00	NA	NA	0.00	0.00
EXXON MOBILE	Unsecured	549.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	1,326.00	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	965.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	369.00	417.76	417.76	54.03	0.00
KOMYATTE & ASSOC	Unsecured	NA	10,048.47	10,048.47	1,299.60	0.00
LITTON LOAN SERVICING INC	Secured	1,405.00	1,405.00	1,405.00	1,405.00	0.00
LITTON LOAN SERVICING INC	Secured	NA	80,085.00	80,085.00	80,085.00	0.00
NEPHAOLGY ASSOC	Unsecured	572.00	NA	NA	0.00	0.00
OLD NAVY	Unsecured	76.66	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	1,569.07	1,569.07	202.93	0.00
RESURGENT CAPITAL SERVICES	Unsecured	40.00	127.91	127.91	16.54	0.00
RESURGENT CAPITAL SERVICES	Secured	350.00	350.00	350.00	350.00	46.39
RESURGENT CAPITAL SERVICES	Unsecured	192.00	224.55	224.55	29.04	0.00
RESURGENT CAPITAL SERVICES	Unsecured	13,669.00	13,722.58	13,722.58	1,774.79	0.00
RESURGENT CAPITAL SERVICES	Unsecured	168.00	232.23	232.23	30.04	0.00
ROUNDUP FUNDING LLC	Unsecured	6,022.00	6,578.46	6,578.46	850.81	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ROUNDUP FUNDING LLC	Unsecured	5,094.00	5,247.65	5,247.65	678.70	0.00
ROUNDUP FUNDING LLC	Unsecured	2,202.00	2,172.38	2,172.38	280.96	0.00
ROUNDUP FUNDING LLC	Unsecured	3,433.00	3,569.44	3,569.44	461.65	0.00
ROUNDUP FUNDING LLC	Unsecured	218.00	245.57	245.57	31.76	0.00
SAMS	Unsecured	1,320.00	NA	NA	0.00	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	10,118.00	NA	NA	0.00	0.00
ST JAMES HOSPITAL C U	Unsecured	1,522.00	NA	NA	0.00	0.00
STERLING JEWELERS	Unsecured	NA	154.00	154.00	19.92	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$80,085.00	\$80,085.00	\$0.00
Mortgage Arrearage	\$1,405.00	\$1,405.00	\$0.00
Debt Secured by Vehicle	\$3,450.00	\$3,450.00	\$551.95
All Other Secured	\$350.00	\$350.00	\$46.39
TOTAL SECURED:	\$85,290.00	\$85,290.00	\$598.34
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$74,547.83	\$9,641.53	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,340.13</u>
Disbursements to Creditors	<u>\$95,529.87</u>
TOTAL DISBURSEMENTS :	<u>\$102,870.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/23/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.